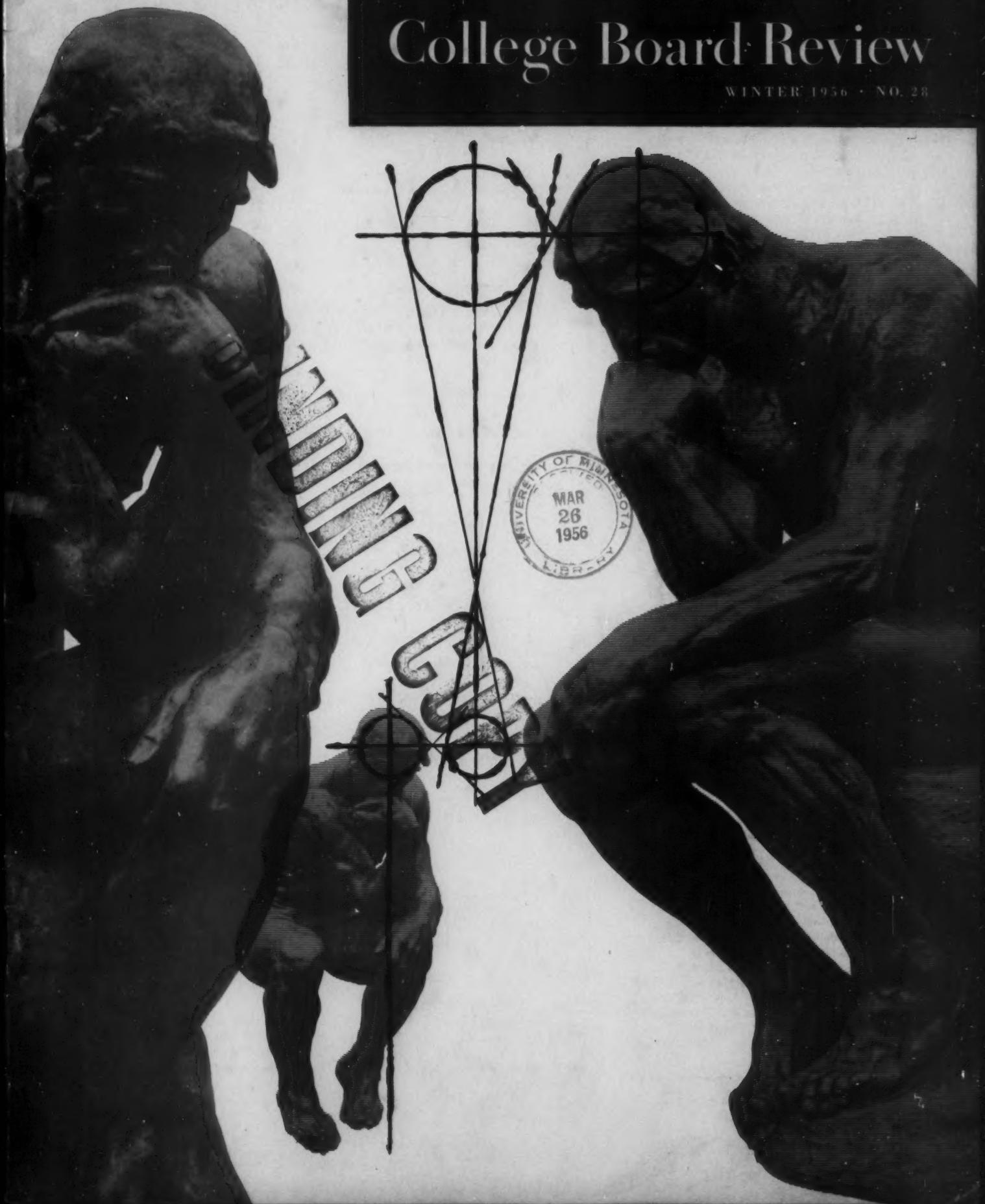


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# College Board Review

WINTER 1956 • NO. 28



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The College Entrance Examination Board is composed of 170 member colleges and 23 member associations. Each member college has two representatives on the Board. Member associations have from one to six representatives. Members and their representatives are listed in the *Report of the Director*. Meetings of the Board are held on the first Wednesday in April and the last Wednesday in October.

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Illustrations: When Dan Shapiro was asked to consider "measurement" in his cover he related it appropriately to "thinking." Other kinds of measurement popped up, oddly enough, in Stan Wyatt's hour glass (page 15) and complex of instruments (page 23). Then there is the photographic essay by George Zimbel on the very act of testing (page 19). But the sternest measure is of the test-wise reader who misses the bright boy's formula on page 13.

## NEWS OF THE COLLEGE BOARD

### Test administration

**Proposal revised:** A possible alternative to the proposed changes in the administration of the College Board testing program described in the last issue of the *Review* will be presented to the Board at its spring meeting on April 4. The original proposal, suggested by Educational Testing Service as a solution to administrative problems resulting from the increasing number of candidates, has been substantially revised and simplified.

The alternative plan would continue the present five testing dates and add a new date in February. The complete testing program, that is the Scholastic Aptitude Test and the Achievement Tests, would be offered on four of the dates, in December, March, May, and August. On the other two dates, January and February, only the Scholastic Aptitude Test would be offered. The proposed schedule follows:

Month	Complete program	SAT only
December	✓	
January		✓
February		✓
March	✓	
May	✓	
August	✓	

The discontinuance of the January Achievement Tests and the introduction of a February SAT would lighten and spread the administrative load during the period when it is heaviest. The elimination of January Achievement Tests was also recommended for educational reasons some time ago by the subcommittee on Achievement Tests in recognition of teachers' unhappiness with midyear achievement testing, particularly of one-year subjects. The December Achievement Tests are taken largely by candidates for February admission.

Other features of the alternative plan would be:

1. A retention of the present fee schedule except for the elimination of the special 12 dollar fee for candidates taking the Scholastic Aptitude and Achievement Tests on the same day. The test fees would be SAT only, six dollars; Achievement Tests only, eight dollars; SAT and Achievement Tests, 14 dollars. This recommendation concerning fees is subject to change.

2. An allowance of three additional score reports for scholarship program sponsors only. Candidates would be allowed under the test fee three score reports to colleges and three score reports to scholarship program sponsors. Additional reports would be available at additional cost.

3. More rapid reporting of scores to colleges — a return to the 27-day score reporting which was in effect for the March series until this year.

4. Distribution to all candidates at no extra cost of booklets describing the tests for which they are registering.

The proposal is now being circulated to College Board members for their consideration. If accepted at the April meeting, it would go into effect in the academic year 1956-57.

### Standing committees

**Appointments announced:** The membership of College Board standing committees for the current year was recently completed with the announcement of appointments by Dr. Archibald MacIntosh, vice president of Haverford College and Chairman of the College Board.

New members of the Committee on Examinations are Dr. Benjamin F. Cameron, director of admissions, University of the South; and Dean Dorothy N. Marshall, Bryn Mawr College. They replace Alan R. Blackmer, director of studies and chairman of the English department, Phillips Academy,

Andover, Massachusetts; and Dean Elizabeth Geen, Goucher College.

Newly appointed to the enlarged Committee on Research and Development are Dr. Paul F. Lazarsfeld, professor of sociology, Columbia University; Dr. Judson T. Shaplin, associate dean of the faculty of education, Harvard University; and Dr. Edward J. Shoben, Jr., associate professor of education, Teachers College, Columbia University. Retiring members are Dean Wilbur J. Bender, dean of admissions and financial aids to students, Harvard College; and John M. Stalnaker, president, National Merit Scholarship Corporation.

The new chairman of the Committee on Nominations is C. William Edwards, director of admission, Princeton University. Other new members of this committee are Brother Brendan Joseph, director of admissions, Manhattan College; Mary E. Chase, executive vice president and director of admission, Wellesley College; Allegra Maynard, headmistress, Madeira School, Greenway, Virginia; and Herbert D. Pearl, secretary-treasurer, Council of New England Secondary Schools Principals Association. Retiring members are Herbert H. Williams, director of admissions, Cornell University (former chairman of the committee); Finla G. Crawford, vice chancellor, Syracuse University; William H. Cornog, superintendent, New Trier Township High School, Winnetka, Illinois; Ruth W. Crawford, director of admission, Smith College; and Hubert S. Shaw, director of admissions, Bowdoin College.

Mother Eleanor M. O'Byrne, president, Manhattanville College of the Sacred Heart, is the new chairman of the Committee on Membership, and new committee members are Hollace G. Roberts, director of admissions, Western Reserve University; Howard

L. Rubendall, headmaster, Mount Hermon School, Mount Hermon, Massachusetts; and Dean C. O. Williams, dean of admissions and registrar, the Pennsylvania State University. They succeed President Otto F. Kraushaar, Goucher College (former chairman of the committee); Dean Frank R. Kille, Carleton College; and President William L. Pressly, the Westminster Schools, Atlanta, Georgia.

The College Scholarship Service Committee's five new members are Margaret E. Bowman, executive secretary, committee on scholarships, Wellesley College; Assistant Dean Charles C. Cole, Jr., Columbia College; Lloyd W. Cornell, Jr., director, office of student aid, Brown University; Jean Francis, director of guidance, Lower Merion High School, Ardmore, Pennsylvania; and John L. Handy, Jr., director of admissions for men, Middlebury College. Retiring members of this committee are Theodore S. Bacon, Jr., associate dean, Amherst College; W. Bradford Craig, director, bureau of student aid and employment, Princeton University; Thomas P. Pitre, director of student aid, Massachusetts Institute of Technology; Edith M. Stewart, assistant to the president, Sweet Briar College; and Walter H. Wolff, principal, William Cullen Bryant High School, Long Island City, New York.

#### Candidates Reply Date

**Subscribing colleges:** A total of 129 colleges (see list, page 25) has agreed to observe May 26 as the 1956 Candidates Reply Date. The agreement provides that a subscribing college will not require candidates who have been accepted for admission to give notice before May 26 of their decision to attend the college. Some of the participating colleges have indicated that the date will not apply to scholarship candidates.

The agreement permits candidates to consider all opportunities available to them before making a final choice of college. Those who decide earlier, however, are encouraged to notify the college of their choice at once and at the same time to inform any other colleges from which they have received acceptances that they will not enroll. This will not only assist all the col-

leges concerned in making their plans for the next academic year but expedite action on the applications of other candidates for admission.

#### Mathematics Commission plans

**Initial steps:** The Commission on Mathematics, a group recently organized by the College Board to consider desirable revisions in the secondary school mathematics curriculum, took initial steps in its task at a meeting held in Princeton, New Jersey, January 12 through 15. One of the results of this meeting was the formation of several subcommittees, among them two on curricular revision and one on teacher training.

One of the two subcommittees on curriculum will outline revised minimal courses of study involving algebra, geometry, and trigonometry; the other will outline further work that might be offered beyond the minimal course, and will also plan possible advanced placement material. The subcommittee on teacher training will consider ways in which present and future teachers could be familiarized with the newer aspects of mathematics so that they might draw on these newer ideas in their teaching.

The commission has consulted and will cooperate with several other groups undertaking work related to its own. For the most part, these groups are special committees of teaching, engineering, and scientific organizations.

Meetings of its members in May and October, 1956, have been scheduled by the commission, and it tentatively plans to start writing sample materials next summer.

During the academic year 1956-57 the commission expects to hold a number of conferences in various regions of the country with secondary school and college teachers and administrators. At these conferences, which would be sponsored by the College Board, the commission plans to invite secondary school and college representatives to participate in and give reactions to its initial work.

**Commission members:** Members of the commission are: Professor Albert W. Tucker, Princeton University, chairman; Professor C. B. Allendoerfer, University of Washington; Profes-

sor Howard F. Fehr, Teachers College, Columbia University; Martha Hildebrandt, Proviso Township High School, Maywood, Illinois; Professor Frederick Mosteller, Harvard University; Professor Eugene P. Northrop, University of Chicago; Dr. Ernest R. Rarucci, Weequahic High School, Newark, New Jersey; Robert Rourke, The Kent School, Kent, Connecticut; Professor George B. Thomas, Jr., Massachusetts Institute of Technology; Professor Henry Van Engen, Iowa State Teachers College; and Professor Samuel S. Wilks, Princeton University.

Ex officio members of the commission are Dean Albert E. Meder, Jr., Rutgers University, who is chairman of the Board's Committee on Examinations; and Edwin C. Douglas, The Taft School, Watertown, Connecticut, chairman of the Board's examiners in mathematics. Those interested in corresponding with the commission should write to Mr. Robert Kalin, executive assistant, Commission on Mathematics, P. O. Box 592, Princeton, New Jersey.

#### Advanced Placement Program

**Candidates increase:** Registration for the first administration of advanced examinations by the College Board began on February 15 with indications of widespread interest in the Advanced Placement Program. More than 100 schools throughout the country have said that they will present candidates who are expected to take a total of approximately 3,000 tests. Last year, when the examinations were offered under the auspices of the School and College Study of Admission with Advanced Standing, 38 schools were represented by 925 students who took 1,522 tests. The registration period will continue through April 2.

**Conferences to continue:** School and college teachers will be invited to Advanced Placement Program conferences in June which will be similar to those sponsored in past years by the School and College Study. The conferences, described as the "heart" of the program by the Board's Advanced Placement Commission, will enable teachers to discuss the examinations and the relationship between college and advanced school courses in the 12 subject areas covered by the program.

## College-level courses in secondary school

### Newton High School reports on three years' experience in preparing students for advanced placement in college

As with education generally, the American secondary school is perplexed by many matters. High on the list is concern for the ablest students, the ones who major in scholarship rather than schoolmanship. For such students the academic climate has not always been congenial. Observe, for example, how many talented young people have had to find outlets for their abilities and energies in frenetic participation in the prom, the play, the festival, the trip, the yearbook, the paper, the parties, the commencement. Valuable as is participation in these tribal customs, many a scholar has set out to become a man of campus distinction solely because the traditional academic course offerings were for him both too narrow and too shallow. Through the years the situation has been saved only by a hardy few who, oblivious to distraction, have persisted in their desire to get on with the business of learning. They maintain academic momentum to the end, even as the rest of the student body are chorusing "After the Boards are over."

Historically, there have been informal ways by which school and college have come together to ease the scholar's transition from one to the other, frequently by private treaty which enabled him to receive advanced placement, if not, indeed, acceleration through college. Such arrangements are nothing new for many secondary schools. To cite but two examples of more than a hundred known to exist, Phillips Exeter Academy had "advanced courses" as long ago as 1808, and Newton High School has long recommended students to colleges as candidates for early ad-

mission or for advanced standing. With the exception of the preinduction, or Early Admission, program, these arrangements were without system and emphasis was centered more on the student's potential than on the quality of experience he already had. Lacking system, the informal arrangements, though better than nothing, failed nevertheless to entice schools to set up programs of study aimed at more than the isolated scholar and his future relations with a particular college.

When in 1952 the invitation came to Newton High School to join with a group of secondary schools and colleges in a study of school-college relationships, with special reference to college admission with advanced standing, we were eager to accept. The study, like the Early Admission Pro-

gram, was sponsored by the Fund for the Advancement of Education.

Dr. Gordon K. Chalmers, president of Kenyon College, and chairman of the School and College Study of Admission with Advanced Standing, staked out the domain to be explored as follows:

"The study begins with four opinions or prejudices: for the bright student who is well taught, the American system wastes time; the best place for a schoolboy is school; the best teachers of 17-year-olds are as likely to be found in schools as universities; and the increase of professions depending upon graduate work and the necessary extension of graduate training for doctors, engineers, scholars, scientists, lawyers, ministers, and businessmen puts increasing emphasis on efficient use of the years available for study. Added to these opinions about American education and American students is an assumption about mobilization: that for many years to come, young men will have to devote at least two years to military service."

### More than academic leaf-raking

The proposal, as it was subsequently hammered out in two years by committees of school and college teachers working together in each of 11 subject fields,<sup>1</sup> sought to establish courses of study whose successful completion in the secondary school would constitute college-level work. Emphasis was not on quantity in the form of more academic leaf-raking; rather, emphasis was on quality through the earlier introduction of concepts of a higher order of difficulty.

In laying the groundwork for local participation, a series of approvals



The gifted student study incidentally illuminated our work with all children

<sup>1</sup>English composition, literature, physics, chemistry, biology, mathematics, Latin, French, German, Spanish, and history.

were required after study by a special faculty committee appointed by the principal:

1. General approval by the faculty;
2. Approval and support by the school committee (board of education to non-New Englanders); and
3. Acceptance and understanding by parents.

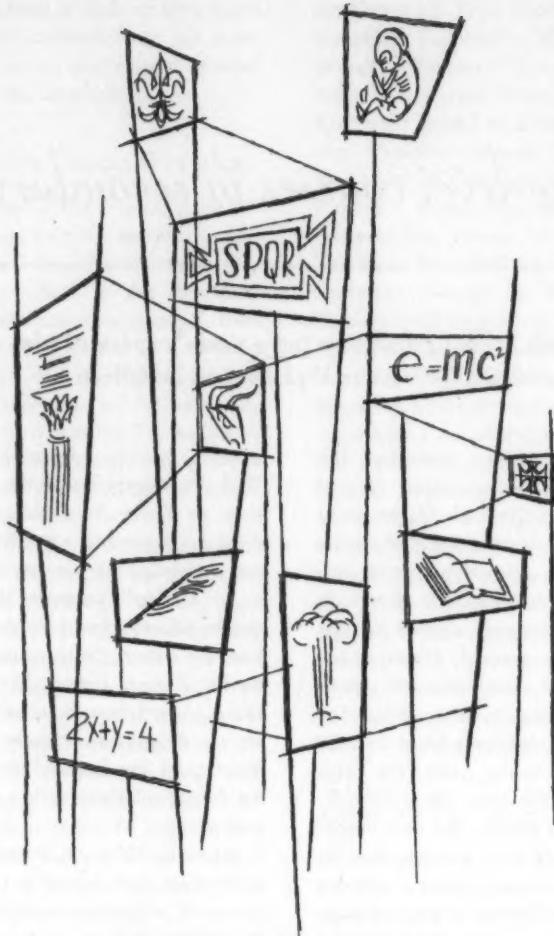
While these steps are listed *seriatim*, the fact is that from the outset general information was being furnished simultaneously to representatives of all groups.

Reaction to the initial proposal at Newton High School was uniformly good. There were questions of course. Who are the ablest youth? Can we detect them? Will they respond? If grouped together will they be typed by the rest of the student body as an elite — "the quiz kids"? Will they have to drop out of extracurricular activities? (For what doth it profit a school if it gaineth a scholar and loseth its quarterback?) What should be the cut-off point on ability? Who determines maturity and how? Can a system of selection be protected from the over-ambitious parent? Or from the student of extreme aspiration and modest ability? Will student enthusiasm sustain? How much will it cost? Will it cost as much as the education of the mentally retarded, whose interests are protected by law?

In the beginning we didn't know the answers to many of these questions, and we said so. The questioners responded, in effect: Go ahead anyway; the search is worth the risk.

#### *Factors in Newton's favor*

Several factors were in our favor. Newton High School is a three-year comprehensive school with an enrollment of 2,600 students. Its campus includes an associated technical-vocational high school and a public junior college. With a faculty of 120 persons, many of them carrying junior college classes — and in a school where two-thirds of the graduates go on to four-year colleges — there was faculty power to do college-level teaching. The Newton School Committee was anxious about talented youth and would pledge financial support. The faculty had been studying the matter and was



Courses were established in 11 fields

ready to go. In short, the climate was good and the natives were friendly.

In September of 1953 the Advanced Standing Program opened at the Newton High School with a total of 15 sophomore, junior, and senior sections in English, French, mathematics, biology, and physics. In the senior sections class size ranged from 15 to 18 students, while other classes ran from 20 to 30.

The following year's pattern was very similar. In the present year, because of an increased school enrollment, sectioning requires somewhat larger classes in the sophomore and junior French and mathematics sections. Also new sections have been currently opened in United States history for seniors, chemistry for juniors, and Study of Nations for sophomores. A total of 19 advanced courses are now operating in the school. Although figures vary somewhat from year to year, 60 to 70 sophomores, 50 to 60

juniors, and 40 to 50 seniors are selected annually for these advanced courses. The total number of boys and girls enrolled are virtually equal, with a somewhat higher number of boys found in the science sections.

Against this educational backdrop the Advanced Standing Program has progressed at the Newton High School for the last three years. Much of the machinery of any such program must necessarily be limited by the characteristics of the individual school; yet it is believed that there are many facets of this experience which will prove common and of some interest to other schools, large or small, undertaking such a program.

Once beyond the experimental stage of the initial year in any educational venture, its continuation will depend in large measure upon the general receptivity of the community and most especially of the parents concerned. In a city like Newton where five out

of eight seniors in the one public high school will take College Board examinations and some 70 per cent of the graduating class will go on to higher learning, any innovation in the curriculum is subject to close interest and inspection by adults.

After three years the Advanced Standing Program continues to receive overwhelming endorsement. From the first it was regarded as a natural development in keeping with the philosophy of attention to the individual needs of Newton children, a logical counterpart to the establishment several years ago of special classes for slow learners and retarded children.

There was general acclaim, in days of some national doubt, that a local school program should place a premium on scholarship. In this instance, however, there was need for assurance that the new approach would not be detrimental to college preparatory results. Also, there was some concern lest a small clique of student "brain-trusters" evolve, which would detract from the essentially democratic nature of a comprehensive high school serving the greatest possible variety of secondary school needs.

Through the first year of the program it became clear that the college preparatory work would not be in jeopardy; if anything, it would be greatly enhanced. Parents were relieved also to find the following statement from school officials in a letter

concerning the philosophy of the new program:

"Newton High School is desirous of keeping all of these boys and girls in their normal school life. They must not be thought of as quiz kids, honors groups, brain trusts, or prodigies. They are not labeled in any fashion, nor are they set apart from the rest of the school. They have the same program of school work as the other students, and no greater amount of home preparation. The only difference is that in one or two classes, and, in some instances, in three or four, these students are believed to have abilities and the preparation which permit them to accomplish more than the average students in a school year."

#### *Enrichment the hallmark*

Then there had been those who wondered if the program could actually hold to its avowed policies, as originally established by college and school officials meeting at Kenyon College. Again, after a three-year observational period, the students themselves as well as school officials have provided ample testimony that enrichment rather than acceleration is the hallmark of advanced standing.

During the first years of the program, *Newton School Age*, a quarterly brochure for parents, presented the following questions and answers concerning the "new" program. (In the early days of the program some of the pilot schools used the term "Kenyon program" as an abbreviation of the School and College Study of Admission to College With Advanced Standing.)

*"What are the able students like?* The boys and girls are personable, well-adjusted, perhaps a little over-anxious, the girls particularly, although these students were always concerned to do their level best in school and always a trifle worried lest their best would fall short of perfection. Many of them are the school's leaders; their participation in the school's musical, civic, social, athletic, recreational life is above average.

*"Do they have to work harder than pupils in 'regular' classes?* Ah, but they always did. Which accounts in part for their being selected for this program in the first place. And now

they are quite certainly having to work harder than they did in classes in which competition with themselves was less keen. Put it this way: they are having to work more in keeping with their capabilities. This is regarded as healthy for any child in any class at any time. More important is that they are tackling with zest concepts of a higher order of difficulty.

*"Are they showing signs of fatigue and tension?* Not generally. Emotionally they are proving to be more mature than their fellows, better able to accept the challenges to their intelligence and curiosity, less inclined to hunt for excuses for not studying. (Emotional maturity was a basis of selection.)

"They are distinguishable from their fellows, if at all, by their attitudes toward learning and possibly by the bigger pile of textbooks they tote around. These earmarks always distinguished the superior student. One of them may think that someone else in the class is 'smarter' than he, only to find that the other thinks the same of him. Their perception and their ability to find enjoyment in their work are, if anything, superior to similar qualities in their fellows.

"Otherwise you cannot tell them from their fellows. Since most of them are unsegregated in their home-rooms, activities, and most classes, they look like what they are: high school boys and girls.



Harold B. Gores, superintendent of the Newton Public Schools in Newton, Massachusetts, served on the central committee of the School and College Study of Admission with Advanced Standing, the experimental project that is being continued as the Advanced Placement Program of the College Board. An associate in education at the Harvard University Graduate School of Education, he is also a member of the consultants group to the Fund for the Advancement of Education.



Leo Barry, principal of the Newton High School and the Newton Junior College in Newton, Massachusetts, has been with the Newton Public Schools since 1941, serving as an English teacher, administrative assistant, and assistant principal. He had previously been a lecturer at Harvard University, Northeastern University, and at the Boston Center for Adult Education. During World War II he served as a Navy communications officer in the Pacific and as editor of *Navy News*.

*"Have there been no failures? Has everyone made the grade? Practically. Some find the sledding hard. One or two have been placed in 'regular' classes for reasons not connected with the plan — the decision, for example, that one field rather than another is to be the field of concentration when the pupil does get to college. In more cases, however, the student feeling hard-pressed has chosen nevertheless to remain in the Kenyon class because 'it's more fun,' because the atmosphere is one of intellectual curiosity, the experience itself exciting. The attitude of 'let's find out about this,' rather than 'why do we have to study this stuff' attracts them. Some pupils might draw a better grade in a regular class, but they prefer the Kenyon climate.*

*"Is the program flexible enough to move the pupil in or out of Kenyon plan classes if good guidance indicates that it should be done? Yes, indeed, and several such shifts have been made into such classes. Fewer will be made from now until June because the gap in material covered has been widening since the first day. One or two over-conscious students have been aided to lighten their programs in the interests of better all-around adjustment of the individual. Perhaps the pupil's intense desire to do well had not been tempered by the realization that he might not be top-dog in the group, a role to which he had been accustomed. The criterion for such changes, in either direction, has always been the welfare of the child."*

#### *Has educated parents, too*

One of the truly significant achievements of the program has been the resultant interest not only in the achievements of the school but also in its operational details. Far more parents have come to know the school and its personnel better. They have visited classes, attended numerous special advanced standing meetings, and through a newly-organized Parent Teachers Student Association have had opportunity to ask questions and to discuss mechanics. The relatively few who, through various and subtle pressures, sought to gain "academic prestige" or "greater assurance of admission to college" through the avenue of advanced standing, have been



**Exceptional students are multi-talented**

held in place by the attitude of the majority. It is rare today for a parent to "apply" to have his youngster placed in an advanced section, or for a student to "wheedle" his subject teacher for a recommendation.

In the home there is clear indication that parents and students have cooperated to provide the best in study conditions and to make available the kinds of cultural experiences that complement the in-school offerings of the classroom. Best of all, through the experiences of meeting with staff members and learning more of the character of the school, parents have in turn acquired a richer understanding of the adolescent and the myriad factors that influence his growth and intellectual development.

It has long been recognized that secondary school students possess a rare idealism. They are also eager to try new approaches. In such a spirit they were the first to endorse the proposal for advanced standing sections. The numerous obstacles that parents and teachers anticipated in the early stages were taken in stride by the students. We gained courage from them.

Here it must be remembered that we are dealing basically with exceptionally bright youngsters, not with eccentric ones. The "odd genius" may feel more comfortable in an advanced section because of his intellectual power in a given field; however, his inclusion does not affect the high degree of emotional maturity that we found characteristic of these advanced groups.

The exceptional student is usually multi-talented, his interests and hob-

bies are numerous, and he has a highly developed social conscience. In certain areas of study he may be as well equipped to sit behind the teacher's desk as he is to sit before it; yet he knows that he has "plenty to learn" and some growing up to do. He learns quickly, and he knows how to budget his time. He is likely to be found on any afternoon attending a stage rehearsal, in a publications meeting, on the athletic field, or behind a local soda fountain. But he is also to be found in the library, and on weekends you may meet him at a Pops Concert, in the Agassiz or Science Museums, or taking advanced study at the Conservatory.

If a new approach in education has any chance of success, this is the student who will give it everything he has. If the program begins to wobble he will give you plenty of tell-tale signs to read. In the area of marks, for example, where the faculty was perplexed about the advisability of setting up a dual marking system to avoid penalizing the "A" student who might receive only "B" in the rugged competition of an advanced section, it was the advanced student group which insisted that "everyone should know what an advanced section means." They also believed that anyone who could not maintain "honor marks" should not remain in the section. Therefore, they agreed also that every senior member of an advanced course should be required each year to take the special examinations designated by the Committee on Admission to College with Advanced Standing. We have not changed our marking system, only the class designation.

#### *Few students accelerated*

When the first class of seniors graduated from our advanced standing sections and moved on to college, neither the colleges nor our school received any urgent demands for advanced standing or advanced placement. Many of the colleges reported to us that they had to convince these students that they should be in advanced work. Students were satisfied that enrichment and not acceleration should be their goal. Their letters back to the faculty were enthusiastic for the new program, and numerous

students reported that colleges not in the Advanced Standing Program had sought them out for advanced work regardless.

Today the situation remains the same for the seniors. With the sophomore and junior advanced sections it is relatively the same, but a new ingredient must be added. With the general concern over the increasing per cent of young people everywhere seeking college admission and the growing scarcity of "spaces," especially in the Ivy League colleges, has come some parental and student apprehension. As this condition intensifies, there is likelihood that the ad-

vanced standing students in the near future will exhibit increasing interest in the possibility of accelerated college and graduate school programs. In such a case it will be necessary that schools and colleges not let the values inherent in the present concept of enriched courses be lost in the merely utilitarian aspects of accelerated study beyond high school.

There is no question, however, about the beneficial influence the entire Advanced Standing Program is to have on the quality of teaching on both the secondary and college level. It is certain as well to lead to more meaningful articulation between lev-

els. These points become clear as we talk with students home from college on vacation. Teachers on both levels have expressed similar expectations as a result of their experiences in the sectional meetings of the various subject area committees preparing the original courses of study and the examinations for the new program.

#### *Achievement in course content*

High on the list of professional benefits stands the tremendous cooperative attainment of college and secondary school subject specialists who have been able to reassess, reorganize,

### **What happened to them in college**

A survey of 406 students who entered college in 1954 as candidates of the experimental School and College Study of Admission with Advanced Standing indicates that almost half of the students were granted advanced placement or credit, or both, and that the group as a whole was above average in academic performance during the freshman year. The Study, which was originated by 12 colleges and included 18 participating schools at the time the candidates took its advanced examinations, is continued by the College Board as the Advanced Placement Program (see page 2).

Of the 406 candidates, according to a study recently completed by Marjorie Olsen of Educational Testing Service, 69 enrolled at 10 of the 12 Study colleges. The other 337 students entered 61 colleges which received the results of the examinations but had not entered into the Study's agreement to consider for advanced credit students who had taken one or more college-level courses in school and demonstrated competence in those subject areas by their test performance.

Among the 71 colleges, 42 awarded both advanced course placement and academic credit, placement only, or credit only to a total of 185 students. Of the 406 candidates, 20 per cent received advanced placement and credit, 23 per cent placement only, and 3 per cent credit only. Among the 10 Study colleges and others at which a considerable number of the students enrolled, more than half of the candidates received advanced placement, credit, or both. It should be noted that in this first year of the experiment many of the students did not apply for advanced standing and that many entered colleges which had not received full information on the program and their candidates before taking action.

Although the number of students who took the tests was so small and the colleges they entered were so large in number and varied in advanced standing policies as

to cast doubt on any general conclusions, the survey information suggested that the awarding of advanced placement or credit fluctuated from test to test. For example, almost half of the candidates for advanced standing in mathematics, French, Spanish, and Latin received it, while about a third were successful in English composition and literature and in chemistry, and approximately a fifth in physics and biology. All of the 21 German candidates were awarded advanced placement or credit. The percentages granted advanced placement or credit by the Study colleges and other colleges with substantial numbers of candidates were noticeably higher in the following subjects: English composition and literature (44%), mathematics (64%), physics (26%), and biology (50%).

In an attempt to determine how the candidates performed in college, rank-in-class information was obtained for 204 candidates. Among these, 32 per cent ranked in the top sixth of their freshman class, 65 per cent in the middle two-thirds of the class, and only 3 per cent in the bottom sixth of the class. Of the 119 students in the group of 204 who were awarded advanced placement or credit, 39 per cent ranked in the top sixth, 58 per cent in the middle two-thirds, and 3 per cent in the bottom sixth. Of the 85 who did not receive advanced placement or credit, 22 per cent were in the top sixth, 74 per cent in the middle two-thirds, and 4 per cent in the bottom sixth. In general, it was apparent that the candidates did very well in their first year of college, for if they had been a typical group of freshmen only about 17 per cent would have been in the top sixth and another 17 per cent would have been in the bottom sixth. The survey also showed that among these candidates none failed in a course in which he had been awarded advanced standing and most of those admitted to sophomore classes received grades of A or B.

and revitalize subject matter content to a degree not previously known to either group.

Professional educators, like medical specialists, are inclined to approach any new "discovery" with caution and a marked degree of conservatism. For educators it is all too often the feeling that a fad may have come full cycle once again. That has not been the case, fortunately, in terms of the Advanced Standing Program. The caution and the conservatism, since they are ingrained, will doubtless continue for some time, but there is no case for cynicism.

As an operational device, a central committee was established at Newton as the program was inaugurated. The principal, his assistant, and the department head of each subject field involved in the program comprised the group. In the first two years of the program Raymond A. Green, then principal and an original advocate of such a program for the school, served as chairman of the committee. The policy of having the principal serve as chairman has been continued, for it has proved of great advantage in countless ways.

#### *Good practices proliferate*

The principal, meeting weekly with department heads, is able to effect a degree of interdepartmental correlation that carries over to many other phases of the school program. Emphasis is given to the essentially administrative role of the department head in a large school; other professionals and citizens from within and without the city are invited to participate; and such matters as current research, guidance practices, and articulation with other schools and with the colleges can be given specific attention in terms of a common problem. A sharper focus is given to developments within a given department, and the regular interdepartmental meetings result in having the better practices in one subject field carried along to others.

Since the program in the last two years has given increasing emphasis to sections on the sophomore and junior levels, the benefits of closer articulation permeate the teaching throughout the school. Since the school

operates on the philosophy of rotating teacher assignments wherever possible throughout the several curricula of the school, an increasing number of teachers are able to extend their practices to other than advanced standing sections.

Possibly the greatest personal advantage to the principal is the opportunity for him to meet with large numbers of parents and students. All matters of student selection are discussed in meetings of the central committee. All subsequent additions and withdrawals of student personnel involve a personal meeting of the principal with the student and usually the parent. In the last two years several public meetings have been conducted by the principal and his staff at which the operation of the program has been discussed and reviewed in detail. This has had the additional advantage of bringing the department heads into closer contact with the parents of the school and of establishing an "open door" atmosphere of immeasurable value.

The Advanced Standing Program has had to withstand the severest test of all in its relationship to the classroom teacher. In a large high school the teaching corps carries, in addition to classwork, rather heavy clerical responsibilities. In a school whose philosophy embraces an exceptionally rich extracurricular program, the usual assignment of five classes, a homeroom, and at least a half year of study hall duty, can rightly be considered heavy.

It would have been understandable had the faculty regarded the advent of the new program as the last straw. Undoubtedly there were some among the staff of 120 who felt just that; certainly there were those who viewed the extra and intensified obligations as a little beyond them. Yet as the program has proceeded through the three years, more and more of the faculty have indicated a desire to work with advanced sections. Even those who have not previously taught on the college level or in the junior college of the school have come to cite recent graduate and outside experiences as possible entitlement to such an assignment.

#### *A boon to the faculty*

For those who have taught regularly in the advanced sections there has been a firm and continuing endorsement of the advantages of the program in our school. Beyond question the experience has been a boon to the exceptional teacher as well as to the exceptional student. Since no teacher carries only advanced classes, there has been real opportunity to measure results against the accomplishments of regular classes. The program continues to stand up extremely well under such front-line scrutiny, and the faculty is continually encouraging other schools to take up the program.

Although final evaluation has yet to be made, there are two phases of the experience in which classroom teachers have some reservations. The first of these indicates that, as in any learning, a plateau is occasionally reached in which certain advanced sections fail to sustain the sparkle and drive characteristic of earlier work. It is felt by the faculty and by the central committee that a matter of pacing is involved. College instructors are familiar with the symptoms. Usually they are associated with scholastic fatigue and often with major school events that build to a campus climax. On the high school level there would seem to be still another element involved. And that would appear to be a form of "sophomoreitis" in which the youngest sections of the group are chiefly affected. Having been outstanding students in their junior high



Departmental articulation is improved



**Everyone senses the significance of breaking the bounds of the traditional curriculum**

experience, the fact that they have been selected for advanced standing in their first year of senior high school becomes a surfeit of recognition. There is a further suspicion that our own selection devices, when applied by us to a group of unknown nominees selected by code and on the basis of cumulative record alone, may not be completely valid. This is further complicated by the fact that students come to us from four separate junior high schools in the city. Some of the faculty are of the opinion that a year's study in high school should precede selection for advanced classes. We are currently studying the situation.

The second reservation concerns the effect on some regular college preparatory classes once the "cream" has been drawn off for inclusion in the advanced sections. This argument, once a potent one as the program was inaugurated, continues to be heard from time to time. Again no final conclusions are available, but it is the consensus of the central committee that it is a localized rather than a general feeling. There are some teachers, and undoubtedly there always will be, who find difficulty in identifying the exact cause for variation among classes. Doubtless in certain instances the challenge of an extremely brilliant mind may "spark" an otherwise average class. We suspect, however, that in a school with such a predominant college preparatory emphasis

such instances would be rare. We would look to other possible causes as being more likely, and again a study of these factors is underway.

There are some benefits which accrue to a new experience during a three-year period which cannot be summarized in specific categories. The general effects of the Advanced Standing Program at the Newton High School have been numerous and far-reaching.

The program has led to a reassessment of many phases of the educational program at the school. Several of the most obvious benefits have already been enumerated in references to the work of the central committee and the teachers of the advanced classes.

#### *Library in key role*

One of the greatest achievements has occurred in the area of the special services of the school. The school library, in this respect, has played a key role. All of its resources have been tested to the full. Not only has its capable staff been called upon for the usual research assistance, but through lectures and personal conferences individual classes and study teams have worked regularly in the library rooms as an adjunct to the classroom. Frequently the services of the Newton Free Library have supplemented these experiences.

The guidance services of the school have also taken on new perspective. Very often the exceptional student has problems quite unlike his other classmates, nor are these to be identified by the customary external signs of failure and discipline problems. Again and again the desirability of having the classroom teacher feel an integral part of the guidance network of the school has been affirmed by experiences with advanced standing groups. Some problems are most readily identifiable under classroom conditions.

The study has placed the spotlight on the talented individual, but incidentally has illuminated our work with all children.

It has brought a new look at subject matter. The broad philosophical question — what education is of most worth? — has come alive again.

Independent study is prospering — a request for class meetings during vacations is not unknown.

The faculty has found as much joy in getting on with the business of learning as have the students. To quote a hardy faculty perennial of vast knowledge, "I was born 20 years too soon."

Yet, as is so often the case in education, possibly the greatest accomplishment of all is an intangible yet clearly defined growth in "climate." Both a community and a school, like an individual, sometimes find their greatest rewards in the quiet, positive satisfaction that they are engaged in a quality production. The rampant charge in our time that there has been a decline in the scholarship, discipline, and moral fiber of our youth is nowhere more thoroughly routed than in such an achievement as the Advanced Standing Program. Every student, teacher, or citizen, whether he be engaged directly in the work or not, senses the significance of a program in his school which has broken out beyond the bounds of the traditional secondary school curriculum. The fact that the achievement is unaccompanied by any sensational or flamboyant external signs gives it greater emphasis. You simply feel a comfortable assurance as you walk through the corridors or drive by in the street that today's schoolhouse has a greater measure of academic freedom and power than it has ever known.

## *The students' view of Early Admission*

### **An analysis of the opinions of the first graduating class of "pre-induction" scholars**

The Early Admission Program, an experiment sponsored by the Fund for the Advancement of Education, was launched in 1951 to see whether gifted students of age 14, 15, or 16 could successfully complete college after having had two or at most three years of secondary school. The experiment rests on the assumption that the normal educational program of four years of secondary school and four years of college, however desirable for the normal student, is not well suited for the student of superior academic promise. It explores one alternative path through our educational system which the superior student might follow in order that his special talents will be better developed. It assumes, in brief, that the superior student is ready for college one or two years earlier than his classmates.

#### ***What gained at what cost?***

The question posed by the Early Admission experiment is a two-sided one. Positively, one may ask whether it is in fact true that the talent of superior students will be better developed through early college admission than would be the case in the normal program. Is there a gain which would not be otherwise realized for this special group of American youth? Negatively, one may express concern that, whatever the gain, the cost may be too great. We are concerned here not with the financial cost but with the cost in increased adjustment difficulties. Is it true that the place for the school-age boy or girl is in school and that he or she will find it much harder to adjust to the complexities of college living?

The answers to these difficult questions are beginning to be available through a series of evaluation studies conducted by the Fund. The first class of Early Admission Scholars entered college in the fall of 1951 and most of these graduated in the spring of 1955 or earlier. A group of Comparison Students, who entered college at normal age and with normal preparation but who were, otherwise, very similar to the Scholars in academic promise, completed college in the same period. Students in both groups were enrolled at one of the eleven colleges and universities cooperating in the experiment: University of Chicago, Columbia College, Fisk University, Goucher College, Lafayette College, University of Louisville, Oberlin College, Shimer College, University of Utah, University of Wisconsin, and Yale University. This first class of Scholars, and the control group have been the subject of intensive inquiry and a comprehensive report of their college performance and adjustment is currently under preparation by the Fund.

As part of this work, the Scholars and Comparison Students were asked to write lengthy essays describing their college experiences and their feelings about Early Admission. These essays were written in the spring of 1955 when the full impact of the college experience could be assessed. The writer of this article was asked by the Fund to read and analyze these essays and to submit a report on the findings. This article is a brief summary of the report in which are presented some of the thought-provoking comments and incidents which appeared in the essays.

The Scholars and Comparison Stu-

dents who submitted essays were, on the whole, highly successful college students. Many graduated with high academic honors and virtually all were in good academic standing. Almost three-quarters of the members of both groups were judged by their faculty advisers to have achieved a good or excellent adjustment to college life, as compared with other members of the senior class. The essays were submitted by about four-fifths of the Scholars and Comparison Students who were in college during May 1955, so that the results are probably typical of all members of both groups who completed four years at the same college they entered in 1951. The results are probably not typical, however, of all Scholars and Comparison Students who entered college in 1951, since some of these were lost to the experiment because of academic attrition, transfer to another college, or dropout from college for personal, family, or financial reasons. We read 184 essays written by Early Admission Program Scholars and 173 written by Comparison Students.



Launched early by the school . . .

What then did these successful students think of Early Admission? Were they enthusiastic or lukewarm? Would they repeat the experience if they could? Was the path an easy road or an uphill climb and, if the latter, what difficulties did they encounter? Did the younger Scholars run into different sorts of problems than their older classmates? On balance, was the experiment a success and should Early



... how would the youthful Scholars . . .

Admission become a regular part of the admission policy of American colleges?

One scholar, speculating about the personal effect of Early Admission, wrote as follows:

"On looking back over my past four years here, I am quite glad that I entered college early. However, I honestly believe I am expressing the feeling of one who has 'made the grade' and not the feeling of one who would want to do it over again. I sincerely believe, however, that in four years time I have gotten much more out of school than the average student, but it was a tough climb."

#### *Students liked its challenge*

This response was quite typical of the Scholars' appraisal of the Early Admission experience for them. The overall result was a generally favorable endorsement of the program by about nine out of 10 of the successful Scholars. In support of this stand, the Scholars cited "academic challenge" most frequently as an advantage of the program. This concept, which is pretty close to what educators call "enrichment," assumes the existence of a small proportion of able

students marking time in a secondary school environment which is geared to the normal, less able youngster. To the Scholars, Early Admission opened intellectual vistas completely outside their past experience and they welcomed the opportunity to test their skills in the college environment. The second most frequently mentioned advantage was the avoidance of wasted time in secondary school. In writing about this advantage, the Scholars expressed satisfaction that they had saved a year or two of formal education so that graduate study, a career, or marriage could be started that much earlier. These reports were, however, often accompanied by the important qualification that the time saved was not the deciding factor; rather, it was that the time was better spent in college than it would have been in school.

The evidence from the essays is thus pretty clear that the Early Admission experience was a positive gain for the successful Scholars which probably would not have been realized otherwise. This answers one side of the question posed at the beginning of this article but it does not touch upon the second; namely, what was the cost, in terms of adjustment problems, of Early Admission for this first class?

Academic adjustment problems seemed to be relatively unimportant. Most of the Scholars began college with a one or two-year general edu-

cation program and in virtually all cases this allowed them to overcome deficiencies in previous preparation early in the college program and without serious handicap. A few exceptions occurred in the case of Scholars headed for engineering or other specialized fields but at most this resulted in extending the college program to five years in occasional instances.

#### *The "Ford syndrome"*

Personal and social adjustment problems, on the other hand, proved to be more troublesome. The single most frequently mentioned qualification to an enthusiastic endorsement of the program was that it made personal and social adjustment to college life quite a bit harder. This then is a cost of the experiment but, lest the reader leap to a hasty conclusion, it must be quickly added that this is not necessarily an excessive cost of Early Admission. To understand why this is so, one should consider in some detail the nature of the difficulties encountered and the ways in which they were handled.

A primary source of concern to the Scholars, which was not experienced at all by the Comparison Students, was a problem we have termed the "Ford syndrome."<sup>1</sup> This was charac-

<sup>1</sup>The Fund for the Advancement of Education, which supported the program with scholarship grants, was established by the Ford Foundation.



... adjust to the college experience?



Girls tended to ignore them

terized by one Scholar as follows:

"The rest of the freshman class seemed to adopt the attitude that we were a novel type of insect which should be studied with great concentration during the time you were not actually poking it with a stick."

The picture one obtains of this adjustment problem is that the Scholars entering college in 1951 had to live down an exaggerated and somewhat distorted idea of what the "Fordie" was really like. Older classmates, faculty members, and college administrators expected the Scholars to be far more different from the regular students than they really were. Their intellectual prowess was held in high and sometimes envious regard; their social inadequacies and physical immaturity were looked upon with considerable disdain. As a result of these somewhat extreme conceptions, the Scholars were set off as a group apart, both by formal action on the part of college administrators and by less formal but equally effective action on the part of their older classmates.

#### *Conduct won acceptance*

Virtually all of the Scholars who mentioned this difficulty reported that it was completely overcome early in their years in college. This was due to effective action by college administrators who permitted the Scholars to room with other students, refrained from identifying them as a separate administrative group within the class, and eliminated special references to the Scholars in college newspapers. This was also due to the way the Scholars conducted themselves during the

first year. By their intellectual and social accomplishments, they were generally able to convince their classmates that age was but one of the ways in which individuals differ and were soon generally integrated into the life of the college.

Problems related to shyness or difficulty in making friends on campus were also of concern to the Scholars. In this instance, Comparison Students also reported experiencing this trouble, although not with the same frequency. Most members of both groups reporting this difficulty indicated it was pretty much overcome early in college, although there were small numbers in both groups for whom making friends remained a problem throughout college.

The boys among the Scholars generally found it quite hard to conform to customary dating practices on their campuses. Girls in their own class were often reluctant to associate with them during freshman and sophomore years and the boys felt so insecure that they were unwilling and perhaps unable to assert themselves. The difficulty was described rather vividly by one Scholar who wrote:

"I will never forget the occasion of the first freshman 'mixer' expedition to a girls' college. . . . I was getting along fairly well in my conversation with a young lady . . . for whose attention I was competing with a 'regular' freshman, when it came out that I was a Ford student of the tender age of 15 — and by the way, I had just had my first introduction to the ritual of shaving. I received, in effect, a chilly 'my, how interesting,' and the cause was lost. I was crushed for months."

Looking back on the situation four years later, most of the Scholars reported that time contributed most to the solution of the problem. As this group reached junior and senior years in college, the opportunity to date freshman and sophomore girls arose. Also by this time, the Scholars had become a more accepted part of the college community and were received more enthusiastically by girls in their own class.

The girls among the Scholars generally found the dating situation very much to their advantage, since being a year or so younger than their class-

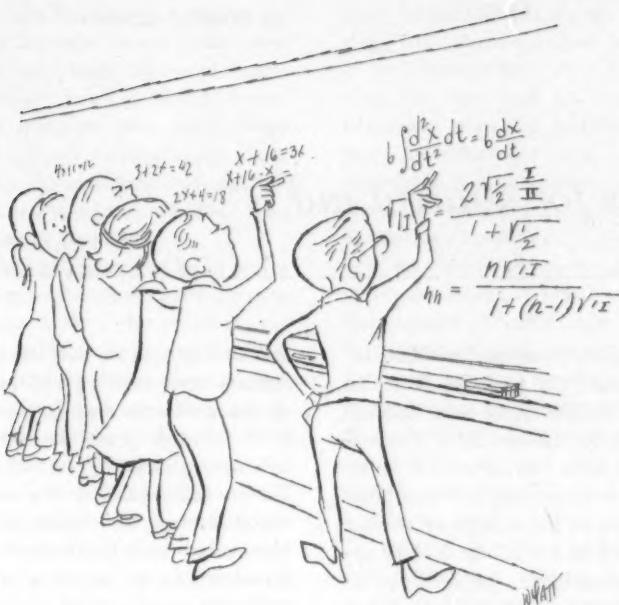
mates was wholly consistent with the tradition that a boy be slightly older than the girl he is taking out. Dating problems were reported by a small proportion of Comparison Students so that one can say the problem was not confined to the Scholars; however, there is little question that it was more acute in the latter group.

#### *Study habits no problem*

It was in the problem area we have termed "study habits" that the Scholars showed themselves easily able to hold their own with the Comparison Students in achieving adjustment to college. We have used this term to mean the proper utilization of time to meet academic commitments with a sufficient remainder for social obligations. This problem is by no means unknown to college students of any age and the varied attempts to increase study efficiency, to delay studying in favor of social life, or to focus on studying instead of social life are well known by all college officials and indeed by anyone who has attended college. The Scholars entered college with a somewhat different assortment of skills with which to solve this perennial problem. In contrast to their older classmates, they were somewhat sharper intellectually and somewhat less accomplished socially. We could find no evidence from the essays that the Scholars fared less well in seeking



The faculty had an exaggerated idea of what to expect



It was assumed the superior student is ready for college earlier

solutions to the problem of study habits than did the Comparison Students.

The four adjustment areas just described account for most of the personal and social difficulties reported by both Scholars and Comparison Students. One, the "Ford syndrome," was unique to the Scholars and appears to have been far more acute among members of the first class than would be expected in an on-going program of early admission. Problems related to shyness and to dating clearly faced more Scholars than Comparison Students and, to the extent that they cannot be minimized among subsequent classes of Early Admission students, constitute a clear cost of the program in the sense of this article. Problems related to study habits, on the other hand, seem to be clearly unrelated to Early Admission and hence cannot be considered a cost of the program.

#### *Reaction generally favorable*

It was stated earlier in this article that the personal and social adjustment difficulties were not necessarily an excessive cost of Early Admission. Against any weight that might be placed on the adjustment difficulties just described stands the scholars' own judgement on the desirability of early

admission as a regular policy of American colleges. Here again, the judgment is generally favorable, with four out of five Scholars supporting the idea in their essays. This support, however, is a qualified support for many members of this group and it is important to consider the nature of this conditional endorsement.

If the secondary schools of the country are unable to offer an academic program which is challenging to superior students, such as the Advanced Standing Program described by Harold B. Gores and Leo Barry on page 3, then a regular program of early admission would be desirable. Other things being equal, the Scholars would probably agree with the educators who maintain that the place for the school-age youngster is in school.

Secondly, if the colleges can identify and select those able young students for whom early admission would be a reasonably clear gain over continuation of an uninspiring secondary school program, then a regular program of this sort would also be desirable. The Scholars were concerned that this was not the case for some of their number in this first class and that selection procedures which were hastily devised during the first year of the program were not up to normal college standards.

Thirdly, if the colleges can help

the Early Admission student to achieve a prompt integration with his classmates, then the cost of the program will not be excessively high. The Scholars felt that with effective counseling and orientation programs and with a minimum of special treatment, the Early Admission student should have the necessary maturity to make a wholesome adjustment to college.

#### *The lesson of individuality*

The relevance of these three conditions is by no means confined to the Early Admission Program. It is important that all youth receive a rewarding educational experience, that they embark upon further education with fair assurance of return, and that our educational institutions have an obligation to make this possible through their academic programs and supporting activities. This suggests that one of the important lessons from the Early Admission experiment is that we cannot afford to overlook the individuality of the students with whom we deal. Whether they are of normal age or whether they have completed a formal program in secondary school is probably of less consequence than their capabilities and aspirations as individuals. The contribution of our schools and colleges to society is likely to be gauged more in terms of how well this lesson is learned than by formal structures and prescribed programs.



Richard Pearson conducted the study described in part here as one phase of the evaluation of the Early Admission Program now being made by the Fund for the Advancement of Education. He is College Board program director and coordinator of college-level programs at the Educational Testing Service. He has been in charge of College Board activities at ETS, which administers the Board's testing program, since 1952.

## Untapped resource: loans for student aid

American colleges generally seem to be neglecting an important potential source of financial strength and revenue: the development of long-term credit arrangements for the payment of college bills. The complaint is commonly heard that our students and their families will no longer consider loans and are looking only for gift aid.<sup>1</sup> Although there is apparently some truth in this, a still sterner truth is becoming apparent, namely that we in the colleges have mainly ourselves to blame for student resistance to loans.

At a time when our businessmen have taught American consumers to use time payments to buy virtually anything that costs over 10 dollars,<sup>2</sup> we in the colleges have failed to see the value for us in the new national habit and have failed to take advantage of it. There have been some obvious reasons for our failure. In the depression years a number of colleges had difficulty on loan collections and became discouraged. During the war and "veteran" years there wasn't much need for loans, and we got out of the habit. In the "post-veteran" years we have been competing for students, awarding scholarships recklessly as

an admission "come-on," without sufficient regard for financial need; we have thus helped create poor attitudes about paying college bills. Furthermore, we have been slow and unimaginative in converting our long-standing notions of the emergency student loan, based on limited funds, into up-to-date installment payment plans open either to the student or his family.

### Few colleges promote loans

This indictment may seem severe but the facts apparently warrant it. For example, a study of the individual statements given by 169 member colleges of the College Board in *The College Handbook, 1955-6*, reveals that 70 colleges in all, or 40 per cent, make no mention whatever of loan resources under the heading "Scholarships, Other Aid." Yet all these colleges are careful to advertise fully their attractive gift scholarship offerings. Of the 98 other member college statements (excluding that of West Point, which has no apparent need of loan funds), 50 mention the existence of loan funds, but give no details; 21 mention loan funds, but give what I would call discouraging details (discouraging, that is, to the student or family interested in borrowing, e.g.: "short-term only," "emergency only," "limited funds," "seniors only," "not over \$500," etc.); and 19 give encouraging but quite inadequate details. Just eight college statements announce good strong loan programs and give what I would consider encouraging and adequate information about them.

As samples of adequate and encouraging statements of strong loan programs, consider the following:

*University of Chicago:* "Any student, whether or not he receives a

scholarship award, may be granted loans to cover part of his tuition. High school graduates may borrow up to \$345 for each academic year. Total indebtedness may not exceed \$2,000. Tuition loans bear no interest while the student is in attendance at the university; after he leaves he is allowed a ten-year period in which to repay his loan."

*Massachusetts Institute of Technology:* "Scholarship help may be supplemented by loans up to \$1,100 per year from the M.I.T. Loan Fund, available after the freshman year. Loans bear interest at 1 per cent and are repayable in small installments after graduation from the Institute."

Out of 169 college statements, then, there are just eight that approach these two for strength of loan programming and detail of announcement. It is a fact worth pondering. *The College Handbook* is the publication in which some of our strongest and most influential colleges present important explanations of policy to students and their families and to school guidance officers. The dearth of material on

<sup>1</sup> cf. Fred N. Turner (dean of students, University of Illinois), "Student Loan? No, Thanks!" *The Rotarian*, September, 1953; also, Report of the President's Commission on Higher Education, Vol. II, *Equalizing and Expanding Individual Opportunity* (Washington, D. C.: U. S. Government Printing Office, 1947), p. 46: "Loans to college students constitute a traditional though unpopular source of aid. . . . Even though a loan may have a low interest rate or none at all, and even though the institution allows three to five years after graduation for initial repayment, the student hesitates to assume the financial obligation."

<sup>2</sup> Since 1935 our outstanding consumer debt for installment purchases has increased from 2.7 billion dollars to 24.2 billion dollars. 1956 *Information Please Almanac* (New York: The Macmillan Co.), p. 713.



John U. Monro, director of the financial aid office at Harvard College since 1950, has been chairman of the College Scholarship Service Committee of the College Board since its inception. He has been a reporter for the *Boston Transcript*, a war-time Navy Commander, and has held various Harvard administrative posts since his graduation from Harvard College in 1934.

loans in the *Handbook* is convincing evidence that most of our leading colleges are not actively interested in promoting loans. And if we in the colleges proudly advertise our scholarships and say little or nothing about loans, is it any wonder that our students come to us seeking gift aid rather than the chance to borrow?

Widespread failure to build active loan programs is all the more distressing in the light of two developments in the past. First, the procedures needed for a successful college student credit operation were all carefully tested and enthusiastically advertised to the colleges 30 years ago by the Harmon Foundation of New York. From 1922 to 1935 the Harmon Foundation invested about one and a half million dollars in an experimental program in student loans, working through contracts with a number of colleges. The aim of the program was to provide a practical demonstration of businesslike methods of making student loans. Among the program's principal features were careful screening of the applicants for character and need, use of a system of group guarantee against bad debts, schedules of regular installment payments (of 10 dollars per month) after graduation, close follow-up of delinquencies, and research into the reliability of various categories of students.

Second, concurrent with the work of the Harmon Foundation, a handful of colleges developed modern loan policies in the 1920's and 1930's and have enjoyed extraordinarily strong credit programs ever since. Massachusetts Institute of Technology is one of these colleges, and Yale is another. Most of the rest of us did not learn from these examples then, and as a result we are now 25 years behind.

M.I.T. launched its great Loan Fund in 1930, in the midst of the Depression.<sup>8</sup> It did so with this announce-

<sup>8</sup>The sum of \$4,200,000 for the Technology Loan Fund was pledged in 1929 by a group of 18 underwriting subscribers headed by Gerard Swope, Class of '95. By 1931 actual contributions totaled about \$1,500,000, and, as experience indicated that this would be sufficient working capital, the remaining pledges were cancelled. The capital value of the Fund is now about \$2,500,000. For an appraisal of the first 21 years of the M.I.T. loan program, see the report by H. E. Lobdell, "T. L. F. Survey," *The Technology Review*, February, 1952.

ment, which still has a contemporary ring: "At present a student [at the Institute] pays tuition of only \$400 a year, less than half the cost of his education, while the Institute contributes the remainder from its endowment fund. As a comprehensive experiment in educational financing, the Technology Loan Fund is designed to help the student pay more of the cost of his education. Relieved of part of the expense of tuition, the Institute will then apply additional funds for the direct benefit of the student . . . [by strengthening the faculty through increased salaries]." Applicants were to be carefully screened for character, record, and financial need. Worthy candidates might borrow up to the full amount of tuition in each of the last three years. Interest was to be 2 per cent from the time the loan was made. Repayments were to come after graduation at the rate of \$50

under the direction of Albert B. Crawford, one of the first college officials to appreciate and to develop fully the administration of scholarships, jobs, and loans all together, in one office and in one integrated program. Yale was one of the charter participants in the Harmon Foundation loan program from its inception in 1922. For some 30 years now Yale has had a policy of making a substantial number of financial aid grants to upperclassmen as "split awards," part in scholarship and part in long-term loan. Yale now permits a student to borrow up to a limit of \$2,000. Repayment is normally due five years after graduation but will be advanced if the borrower embarks upon graduate studies. The Yale loan fund charges no interest until one year after graduation, then 2 per cent until the due date, and finally 6 per cent on any balance outstanding after the due date. Collections are 98 per cent or better. Because of extensions for graduate study, rotation of loans is slow, about 10 years or more, and Yale is able to lend about \$100,000 a year of its one million dollar loan capital. The rest of its loans are financed from general income. This year Yale is loaning some \$200,000 to 600 undergraduates, compared to gift scholarship awards of \$700,000. It is worth noting that \$130,000 of Yale's loans this year are linked with some \$250,000 of scholarship grants in "split awards" made to 459 upperclassmen.

At Harvard College in 1948 we became aware that we ought to take steps to improve and develop our loan program for undergraduates. For the academic year 1948-49 we were lending some \$10,000 repayable after graduation, compared to gift scholarship awards of nearly \$500,000. We had a loan program of the traditional kind, administered by the deans and entirely separate from scholarship or job awarding operations; we charged 4½ per cent interest from the time a loan was made, and we limited the student to a total of \$400 in loans while in college. There had been a good deal of demand for loans in the depression period, but the demand had diminished to the vanishing point by 1948.

In working out a new program we paid visits, as is usual with us, to our



every six months. In the first year, 1930-31, loans amounting to \$54,000 were made to 222 men. By 1932-33 the Fund was loaning \$200,000 a year, compared to annual awards of \$72,000 in scholarships.

Since 1930 M.I.T. has loaned its students a total of \$3,700,000, has regularly collected 98 to 99 per cent of repayments on time, has written off only \$9,651 in bad debts from all causes, and has received back \$265,000 in interest. In 1949 the returns were considered strong enough to justify cutting the interest rate to 1 per cent. This year M.I.T. is loaning \$350,000 to some 550 undergraduates, while making scholarship awards of \$300,000 to 600 undergraduates.

Yale College's financial aid distribution has been carried out since 1920

## A new plan for financing a college education

BY EDWIN R. WALKER, President, Queens College, Charlotte, North Carolina

Paying for the college education of sons and daughters is a very real difficulty for most middle-income families. Board, room, tuition, and fees in the better private liberal arts colleges will average about 5,000 dollars for four years. The other costs of transportation, supplies, incidental expenses, and allowances run about 4,000 dollars for four years. This total of 2,250 dollars per year can be multiplied by two for many families, since the spread in ages of children in a family will mean two children in college at the same time.

Costs of this order can be met without difficulty by only a small percentage. Middle-income families find it impossible to pay these costs out of annual income. Members of this group want to pay their own way and they would not be regarded as proper candidates for scholarship aid on the basis of need.

Most college administrators believe that both merit and need should be established as the basis for awarding scholarships. This does not meet the problem of the larger number of students who make up the core of any student body in the better colleges. This is the group of students who score between 400 and 500 on the College Entrance Examination Board Scholastic Aptitude Test and achieve grades of C and B in college work. It is probably desirable that 80 per cent of the student body be composed of students in this range of achievement and ability. Aside from a few loan funds, nothing is being done to assist parents to meet the problem of paying the cost of education for the student of average ability and middle-range income.

A new approach to this problem has been developed by Queens College and the Union National Bank of Charlotte, North Carolina. Recently announced in the press as the "Queens-Union Banking for College Plan," it has received wide editorial comment in newspapers and special treatment in such journals as *The American Banker* and *The Wall Street Journal*.

The purpose of this plan is to allow parents of selected students to spread the cost of a college education over a period of from six to eight years and to pay for it monthly. Either of two contracts may be chosen. All applicants must be approved by the college and the bank and must meet the admissions requirements of Queens.

*Plan I.* Beginning 24 months in advance of the student's registration, parents or guardians will deposit 50 dollars each month in the Union National Bank. They will continue these deposits for two years and five months after the student's graduation. The bank will pay 1,200 dollars to the college each year that the student is enrolled. The total annual fee at Queens is 1,250 dollars. First and second-year high school students may apply under this plan.

*Plan II.* Under this plan, monthly deposits of 65

dollars will begin one year in advance of registration and will continue one year and five months beyond the year of graduation. The bank will make the same payments as in Plan I. Third and fourth-year high school students may apply under this second plan.

The number of Banking for College contracts that can be approved is limited. Contracts become effective on September 1. Applications for credit will be made by parents to the Union National Bank, and students will apply for provisional admission to the college. Applications should be received not later than May 15 of the year in which the contract is to become effective.

The plan will be insured, and a member may withdraw in any year in which notice of withdrawal is given by March 15. After the junior year in college, withdrawal will be permitted when satisfactory arrangements are made with the bank for repayment of the loan.

The details of the plan are given in a brochure, "The Queens-Union Banking for College Plan," which may be secured from either the college or the bank. Charts showing monthly payments, deposits, and amounts of loans are also available.

The general fee of the college will not be raised for participants in this plan during the period of the contract regardless of any changes for other students. If the general fee is decreased during the period of the contract, participants will receive the benefit of that decrease.

Queens is a four-year liberal arts college for women with a registration of 450 students. It is affiliated with the Presbyterian Church. An institution of high rank and selective admission policies, it is also one of the oldest of its type.

Carl C. McCraw, president of the Union National Bank, explained the basic idea of the plan by saying, "Most middle-income families make their largest expenditures for homes, automobiles, and college education. Many would not be in the market for homes and automobiles if installment buying had not been developed in this country. The college and the bank are now introducing this plan of financing into the field of college education. . . ."

This plan will make it possible for parents of many students to be self-reliant and to pay the cost of college education. With college expenses financed over a four-year period, as is generally done now, a large number of parents who are salaried persons find it difficult to meet the cost out of current income. Scholarships do not adequately fill the need of financial aid; and, in some cases, the fact of receiving a scholarship may contribute to an attitude on the part of the student that the world owes him a living. This plan for financing education is, in itself, a good education in individual responsibility.

—Reprinted from *School and Society*, January 7, 1956.

next-door neighbor in Cambridge, M.I.T., and to our traditional rival, Yale. It was our good fortune to strike two good, strong, soundly conceived credit programs. Encouraged by what we found, we set out in 1949-50 on a new program of our own, combining what we considered the best features of the M.I.T. and Yale plans. We began linking closely the administration of loans and scholarships; we placed the loaning power in the hands of scholarship officers, and made loan suggestions a regular part of our discussions with students about budget planning and their scholarship and job applications. We permitted the student to borrow up to \$400 each year, or \$600 in unusual cases, at no interest and with no repayment expected until graduation. After graduation from college, if the student went on to graduate school, the due date of the loan could be extended again without interest. When the student finally completed university studies and went to work, we asked repayment at the minimum rate of \$10 a month and charged 3 per cent interest.

The accompanying table shows what has happened to our long-term student loan business since 1948. The statistics tell a story in themselves, but they convey only in small measure the importance loans have assumed in our financial aid programming for students and their families. Loans can give a financial aid program much-needed flexibility, binding strength, and stability. We find ourselves offering loans in all sorts of combinations of aid, substituting loans for grants or jobs. In making scholarship awards now we find that loans are a particularly important resource in cases where there is a difference between our own and the family's estimates of what the family can afford to contribute toward a student's college expenses. We are thus able to hold a firm line in our analysis of need, yet not seriously hurt either the student's college prospects or the family's budget. A student can take a loan as a substitute for employment during the academic year if he thinks he has better uses for his college hours, or he may resort to borrowing when summer earnings are low. We find that loans are an excellent means of helping families of fairly substantial



income who may be temporarily hard-pressed by heavy medical or educational bills. And, of course, a large loan program is of enormous importance to needy students who are working their way through college and whose academic records are not high enough for scholarship support.

For three years now we have been making loans to freshmen. Like most colleges we used to oppose loans to freshmen mainly because, as we said, we didn't know them well enough to be sure they were good risks. But then it occurred to us that we did know the entering freshmen well enough to award them some \$250,000 a year in gift scholarships, and with this realization the old policy began to look a bit silly. This year we are loaning some \$25,000 to about 60 freshmen.

We find ourselves now aiming our talk about loans not just at the students but at their fathers and mothers as well. Following are excerpts from a statement about financial aid resources which we send at admission to all students who have applied for help:

"Out of self-interest, Harvard students and their families are advised to think over carefully the unique financial possibilities contained in the

sizable no-interest loan, or credit extension.

"Credit extensions may be used to extend term-bill payments for a few months, or for several years past graduation; they are available to help a family ride through short-run or long-run financial emergencies; they may help conserve a student's resources for graduate school, or his family's resources for educating other children; they are often used [to substitute for or supplement] student earnings. . . .

"We believe that a college education is the most important capital investment a student can make, or a family can make for him. We believe further that no-interest or low-interest college loans provide a sound basis for student or family self-help, and that in most cases a reasonable amount of credit extension through loans should be a regular and expected part of any individual financial aid program."

In the course of preparing this article I made brief inquiries at a number of colleges which appear to have strong loan programs, and would like to report here on what I learned. Rensselaer Polytechnic Institute (undergraduate enrollment, 3,000) is currently loaning \$190,000 a year compared to \$365,000 awarded in scholarships, and publishes for students and parents an excellent statement on the capital investment nature of a college education and the virtues of loans. Union College (906) is loaning \$50,000 a year compared to \$157,000 in scholarships, and regularly expects junior and senior scholarship holders to carry half of their aid in loans. Stanford University (4,900) loans about \$71,000 a year compared to \$315,000 in scholarships, and is

#### *Harvard College long-term student loan program and scholarships since 1948*

Year	Long-term loans		Scholarships & gift aid		Tuition fee
	No.	Amount	No.	Amount	
1948-49	50 (approx.)	\$10,000 (approx.)	1,000 (approx.)	\$480,000	\$525
1949-50	117	30,000	1,075 (approx.)	532,000	600
1950-51	166	52,000	1,132	593,000	600
1951-52	280	86,000	1,121	589,000	600
1952-53	273	76,000	1,199	675,000	600
1953-54	332	112,000	1,173	805,000	800
1954-55	533	176,000	1,195	830,000	800
1955-56	550 (approx.)	200,000 (approx.)	1,140 (approx.)	850,000 (approx.)	800

hoping next year to coordinate the administration of loans, jobs, and scholarships. Princeton University (2,800) loans \$110,000 a year compared with \$543,000 in scholarships, is one of the few colleges making loans to freshmen, and has plans to expand the use of loans in the future. Brown University (2,000) loans \$55,000 a year compared to \$370,000 in scholarships, has tripled the use of loans over the last three years, and foresees considerably greater dependence on loans in the near future. Wellesley College (1,600) loans some \$31,000 a year compared with \$280,000 in scholarships, makes loans to freshmen, and coordinates scholarship and loan awards closely.

The experience of the Harvard Business School may be of interest to other university graduate schools. For the past five years Harvard Business has placed an obligation to repay on all its financial aid awards. The first \$1,000 of the aid awarded a student for a given year is a formal loan. It carries no interest until graduation and 4½ per cent interest after graduation; repayment is due six years after graduation. All awards above \$1,000 for a given year are in the form of "advances in aid," which carry a moral obligation of repayment. No interest is charged on advances in aid, and the school expects to recover most of them within 10 to 15 years after graduation. This year some \$500,000 in financial aid was distributed to 350 students, about a third of the student body; \$320,000 of this sum was in loans and \$180,000 in advances in aid.

#### *Women students and loans*

Any discussion of loans for women students raises a special problem. Because most women students expect to be married they hesitate to take a loan which might burden the prospective husband—or worse still, scare him away. Thus the tendency in women's colleges is to stress gift scholarships and not loans. It seems reasonable to suggest that the women's colleges, like the men's colleges, may profit from shaking off the old-fashioned idea of "student" loans and begin thinking of the interest parents may have in liberal credit arrange-

ments. As the father of two daughters headed hopefully for college I myself am quite prepared to help pay their way with loans if I can get them.

One of the problems that faces a college in developing a generous loan program is finding enough money for it. Most traditional college loan funds

or to the railroads. And considering the repeated use colleges get from a gift dollar put into loans, as well as the general tendency of Americans to help those who help themselves, there appears good reason to expect success in fund drives aimed particularly at strengthening our loan funds.

One of the strongest forces working in general against development of loans over the past few years has clearly been competition by scholarship awards among colleges for outstanding students, or often just students. Two future developments should help abate this negative force if we are alert to our best interests. First, there will be the large increases expected in numbers of young people coming of college age. Second, the College Scholarship Service, in which some 130 colleges are cooperating this year, will help us develop generally accepted standards of measuring financial need, will make it possible for us to study one another's policies, and will teach us how to work together in placing our financial aid dollars where they are most needed.

It is worth suggesting, in conclusion, that agencies outside the colleges may find it desirable to promote the use of long-term credits for college education. This winter the Massachusetts General Court will consider a bill calling for the establishment of a Massachusetts Higher Education Authority, which would encourage and guarantee long-term loans made to students by banks, insurance companies, and other lending institutions.<sup>4</sup> And some foundation looking for a place to exercise its money vigorously might well decide to take up the idea of a great central pool for student loans at the point where the Harmon Foundation left off in 1935 and see where it leads. The evidence now at hand suggests that, though slow in starting, the colleges generally are now about ready to move ahead on loans. The evidence also suggests that if given some prodding in the right direction and some money to work with, they would catch up to the leaders in twentieth century installment financing with surprising speed.



are small. A liberal program, with notes repayable after graduation, will rotate in perhaps seven to 10 years; the total loan fund will therefore amount to some seven to 10 times the sum needed for any one year. Providing the total sum needed is not always easy. Harvard College is fortunate enough to have available some \$125,000 a year from a private trust in Boston, the Lowell Loan Fund, which was established in Boston in 1839 by the Lowell family and associates with a capital of \$10,000. The fund has been used for 116 years for the sole purpose of making loans to Harvard undergraduates, and its capital today exceeds one million dollars.

However, the remaining \$75,000 of our loans this year will come out of unrestricted income. One of the colleges with a large program, mentioned above, reports, "We borrow from ourselves what we have to, even if it means, as it does occasionally, that in lean times (last August 15, for example) we in turn must borrow from a bank." Considering the nearly perfect record of payment on loans in well-managed programs, it appears sensible to suggest that college treasurers would be about as well off lending their money to students at 3 per cent as they are lending it at 2½ per cent to the United States Government

<sup>4</sup>The bill was introduced in December, 1955, by State Senators Philip A. Graham and C. Henry Glovsky.



Students start work on the Scholastic Aptitude Test; they are allowed three hours' work on the six parts of the test



Sealed SAT packets and student await beginning of testing period

## *Test administration*

The photographs on this and the following two pages were made at Fordham University on December 3 to illustrate the cycle of a typical College Board test administration. Long before the day on which the individual boy or girl becomes the key participant in this cycle, he will have discovered certain key matters: that he is to take the Scholastic Aptitude Test and possibly also up to three Achievement Tests, as required by the college in which he is interested; that the college prefers him to take the tests on one or two of the five days a year on which they are given at numerous centers; and that he registers for the tests through an agency called the Educational Testing Service.

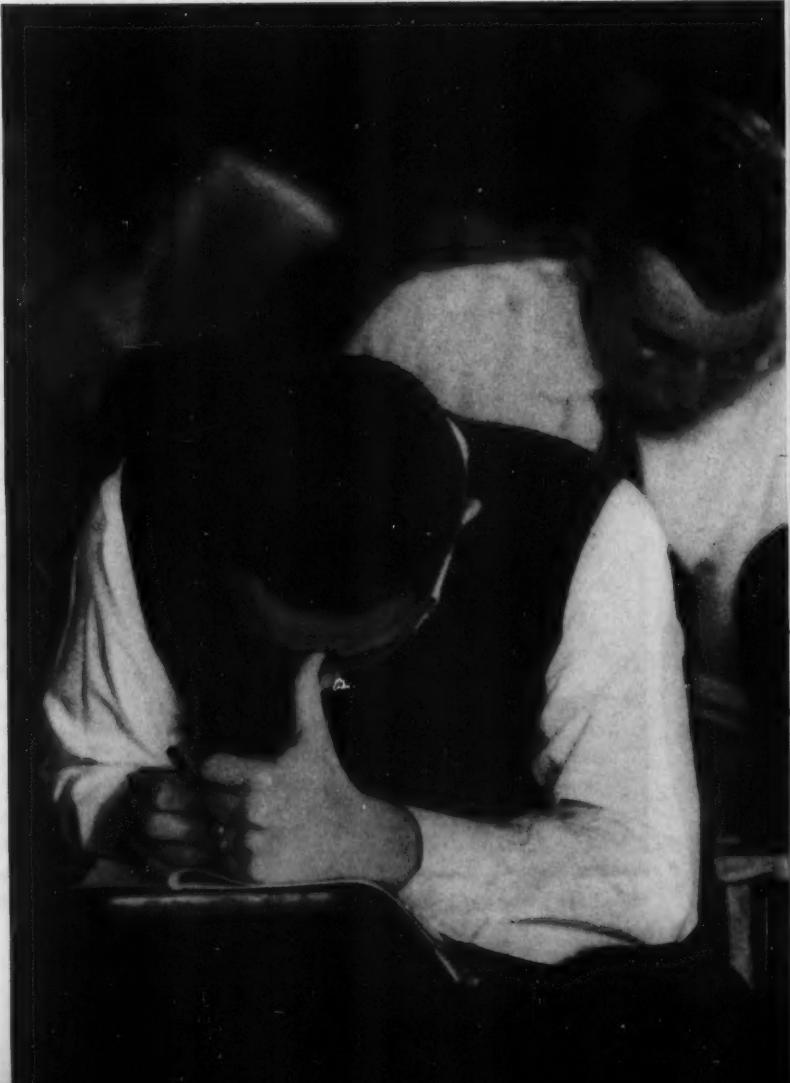
On the testing day itself, the candidate will probably arrive at his examination center too preoccupied to wonder much about the supervisor and proctors who will conduct his testing, not to mention their hundreds of colleagues, usually teachers, without whose good services there could be no testing program. Nor may he realize that the pattern of his own testing is identical with that of all other candidates tested on that day, throughout the nation and around the world, and that he is sharing this brief experience with about one-third of all the boys and girls who will enter American colleges next fall.



8:35 a.m.: Left, students enter a Fordham building for the December 3 test administration; above, proctors inspect tickets of admission inside



9:00 a.m.: Associate supervisor gives SAT instructions, above; below, student yawns after some two hours' work





11:00 a.m.: Their test books closed, students chat in the five-minute break after SAT part four; then they resume work



Noon: Boy stretches as proctor collects answer sheets; below, head supervisor mails answer sheets to ETS for scoring



1:53 p.m.: Starting at 2:00, cycle is repeated for Achievement Tests stacked on platform; below, after 5:00, students go home



## *Urban colleges and the "tidal wave"*

### **A survey of 43 city colleges reveals little concern over mounting enrollment pressures**

In an attempt to discover how urban colleges are planning to serve a greatly increased number of students in the future and to determine what they may require of admissions testing programs, I recently visited 43 institutions located in cities or in the path of urban development.<sup>1</sup> These colleges were surveyed because it seemed likely that urban institutions, more than residential colleges, will experience the greatest growth in enrollment during the next 10 years. They will be able to do this, it was presumed, through the use of larger class sections than at present and through additional offerings of late afternoon and evening classes.

In general, it was found that very little planning is being done by these colleges and universities, particularly when one considers that enrollment has been steadily increasing for the past four years. In many institutions very little serious thought or discussion has been given to this problem by faculty and staff members. Of the 43 institutions visited, only half indicated they had a plan of expansion, but even these in many cases were warmed-over or left-over programs of normal growth and development rather than plans to meet the far larger needs of the future.

<sup>1</sup>The institutions are in California, Colorado, Connecticut, Illinois, Kansas, Massachusetts, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Texas, Washington, D. C., and Wisconsin. Thirty of them are independent and 13 are publicly supported by municipal or state funds. Sixteen are members of the College Entrance Examination Board, and of these, 11 are independent and five are publicly supported. Twenty-six of the 43 have total student enrollments under 10,000, 13 between 10,000 and 20,000, and four over 20,000.

Of those institutions that do have plans, many are planning either no increase in enrollment or very limited rather than extensive expansion to meet and satisfy the pressures which will affect them in the coming years. They plan to limit or control their enrollment by becoming more selective through the stricter use of established criteria and a wider use of testing for admissions. This is the typical view of the independent colleges surveyed. Publicly supported institutions on the other hand plan unlimited expansion, provided funds are available. Should their financial support be limited or curtailed, most of the public institutions acknowledge that they, too, will have to use selective admissions. This selection may take one or a combination of several forms, among them a policy of first come, first served; an early deadline date for filing applications; a limit on out-of-state students (who are already facing higher scholastic standards and increased fees); the adoption of a higher rank-in-class requirement; and the use of admissions testing for all applicants.

Testing is not new to the institutions visited, since all but one of the 43 require tests of at least some portion of their entering classes. Eleven of them, of which five are publicly supported, require entrance tests of all entering candidates. Twenty-five, eight of them public, require entrance tests for students in the lower portion (usually lower half) of their secondary school class. Fifteen institutions, five of them public, require tests for counseling and programming purposes. Twenty use the American Council on Education Psychological Examination and 12 use tests of the College Board. The others

use either a battery of their own design, the Ohio State Psychological Examination, or a combination of other nationally known tests which measure achievement in English, mathematics, reading, and arithmetic. Often some of these tests are used in conjunction with the ACE examination.

### **Requirements relaxed**

In the survey, substantial evidence was uncovered on the movement of these colleges away from rigid subject matter requirements. Twenty-one of the institutions do take into account the number of units that a student presents for admission as well as the required subject matter units. But the other half of the 43 do not require specified numbers of units or kinds of subject matter units for admission but accept high school graduates recommended by the schools. Had this survey been conducted 10 or 15 years ago, probably all 43 institutions would have expressed concern about the number of units and the specific units



Leslie MacMitchell, Assistant to the Director of the College Board, served in various administrative capacities at New York University from 1945 to 1954, among them assistant dean of admissions, and is now a candidate for the doctorate of philosophy there. He left his position as executive assistant to the president of the Brooklyn Dodgers to join the Board staff as a visiting representative in January, 1955.

a student offered in applying for admission. Today the colleges often suggest merely recommended or desirable programs for students to follow in the secondary school, thus providing a flexibility in their admissions practices which enables schools to develop curricula in accordance with community needs. This lack of definition on the other hand makes it more difficult for the school and particularly the student to know what the individual college really requires for admission.

#### *Half consider class rank*

Of the colleges visited, 21 ask for the applicant's rank in class and seem to regard it as very important for predicting success in college. Some concern was shown, however, for the many and varied methods of computing rank in class, and it appears that this is an area which needs further study and standardization. Colleges do not seem too concerned about *how* it is computed, so long as they *know* what method is used in each case. Rank in class which includes only the college preparatory students, for example, has a different meaning from one which includes all students.

Grade average is regarded by the colleges as in much the same category as rank in class, both because of the relationship of one to the other and because of the need of the college to know the actual courses and kinds of courses which are included in the grade average. Reliable studies indicate that only those averages which include the major subjects are significant in predicting college success.

The principal's recommendation is now used by only one-fourth of the colleges visited, but most of them would like to add it to their admissions criteria if they could be more confident of its reliability. As colleges develop their visiting programs and the "tidal wave" begins to roll in, it seems inevitable that they will become more familiar with the schools from which their students come and will place more and more faith and emphasis on the schools' recommendations. In one state colleges will now accept anyone who has received a favorable principal's recommendation. This practice, if worked out successfully by colleges and secondary schools, places respon-

sibility on the secondary school for being sure of its recommendations and upon the college for making known to the secondary school the characteristics of students who are successful on its campus.

Another step in the admissions process that many of these 43 colleges would like to introduce is the personal interview. This is a new development and a rather interesting one for urban institutions. Their change in thinking apparently reflects a number of factors, most of them intangible. They feel that the interview is a valuable form of public relations; that it can be used to discourage weak or poor students by those public institutions that are required by law or policy to accept all state or city high school graduates; that it offers an opportunity to get some idea of the prospective student's appearance, physical disabilities, mannerisms, aggressiveness, and intelligence in conversation; that it can be used to help confirm other admissions data; and that it appears generally desirable because it is widely used by selective colleges.

#### *Timetable a handicap*

Only five of the 43 institutions surveyed now use the interview in admissions. So few do because urban institutions usually have too small a staff to interview all applicants and because their applications tend to bunch up late in the academic year. In connection with this, it is interesting to note a difference between admissions in the East and in the Midwest and West. In the East, colleges are attempting to admit students as early as possible and in fact have begun to make preliminary admissions decisions early in the senior year. In the Midwest and West applications are generally not received and considered until late in the spring semester. Pushing the admissions timetable forward would not only give these institutions an opportunity to interview more of their prospective students than they do at present; it would also tend to spread the processing of the greater numbers of applicants anticipated over a longer period of time.

Signs of a growing interest in a national testing program were evident in the survey. Most of the institutions



Planning needs to be done

believe that they will have to tighten their admissions procedures considerably in order to select those students best qualified to attend college, and many of them are considering a more extensive use of tests. Eleven of the colleges, or 25 per cent, expressed interest in incorporating a national testing program into their admissions practices within the next year or so. Two of the 13 public institutions now require College Board tests of all applicants, another requires all out-of-state students to take the Scholastic Aptitude Test, and a fourth college is adding this requirement this year. Twelve colleges in the survey which have evening programs now require entrance tests of all or part of their candidates, and many of them expressed the need for a test instrument suitable for adults in both admissions and counseling, perhaps a short aptitude test containing verbal and mathematical items. Preliminary data assembled by one of the colleges interested in the types of testing used by its sister institutions indicates that about 65 per cent of the colleges which have evening programs require some testing of their entering students.

#### *General review needed*

What then may be the effect of the tidal wave of students on the admissions

sions procedures of urban colleges, and what may these colleges do to help themselves? National statistics show that less than half of those who enter college as freshmen graduate from college and that one-third of those who enter do not return for the sophomore year. These facts, when compounded by the prospect of a greatly increased number of candidates, strongly suggest the need for a general review of admissions processes. Some of the institutions surveyed have begun this study, and modifications in policy have already begun to appear. In restudying and re-evaluating its admissions requirements, the urban college is particularly likely to ask whether they really reflect its instructional program, indicate the nature of the student body, and show positive correlation with success in college.

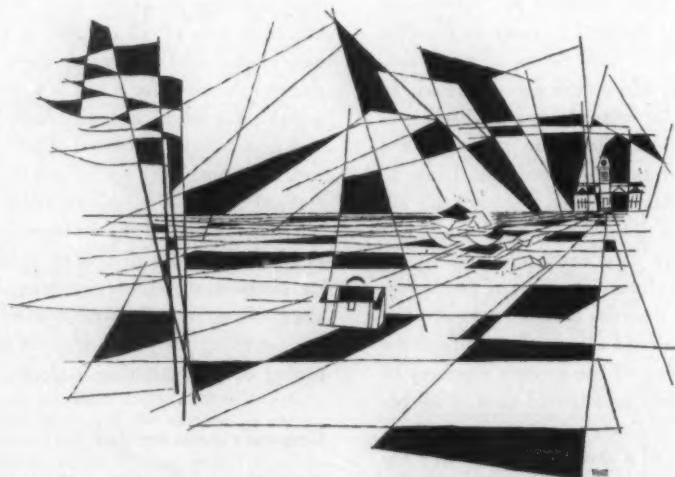
#### *Local needs to take priority*

It seems almost certain that, under the increased candidate load, colleges in general and urban colleges in particular will be more inclined to serve local needs. In state universities this would mean restriction of out-of-state student enrollments; in independent institutions, a response to pressures favoring more commuting students and less emphasis on a student body representing a wide geographical distribution. The effect on urban college admissions procedures themselves may very well be the development of

a four-step process involving:

1. Self-selection by the student. It is incumbent on all colleges to assist the student and his advisers to make the best choice by stating more clearly and meaningfully than at present what they expect of candidates. As Mary E. Chase has pointed out in "The Admissions Counselor — Guide or Gambler," schools and students would be well served by the distribution of detailed information on the characteristics of entering classes. Some colleges now provide schools with useful material of this nature and some schools assemble characteristics reports on the colleges to which their students have been admitted. The product of these efforts is a much improved prediction of the individual student's chances of entering the colleges of his preference.
2. Selection by school visiting. It will be necessary to increase, rather than reduce, both the extent and effectiveness of visits to schools by urban college representatives. With a greater demand for admission, the colleges will have to explain their educational offerings and standards, admissions requirements, and scholarship opportunities. The representative, in dealing directly with schools and interested students, can contribute

<sup>2</sup>College Board Review, No. 27, p. 25.



A four-step admissions process may develop

#### **Diversify and conquer**

"The Admissions Department — which after all is the undergraduate's *raison d'être* — is currently facing the immense problem of forming a policy of acceptance in the face of an ever-increasing number of applicants.

"The rules of what it considers to be a stop-gap program are not at all complicated: a boy must have diversified interests, but not too diversified; he must have a special interest, but if he does not, well . . . he does not; he must not necessarily be an intellectual whiz, but if he is, and he is diversified, but not too; specialized, but not necessarily; then, by Jove, he is worthy of admission to Harvard College.

"To anyone who regards strict rational precepts as the ultimate criterion of any system, these standards might seem a little in-explicit, but it is that very quality which makes them satisfactory."

— From "The Undergraduate," by Edmund H. Harvey, Jr., '56, Harvard Alumni Bulletin, January 14, 1956.

much to existing guidance programs in narrowing college choices.

3. Early consideration for admission. The work load of the urban college admissions office will be spread over a longer time period, and the uncertainties of candidates will be reduced, through early notification by the college of its preliminary decision on the student's application. The decision will be based on a review of the candidate's academic record during the first three years of high school, the principal's recommendation, aptitude test scores, and possibly, an interview.
4. Final selection. Acceptance of the candidate will amount to approval of the preliminary decision when it has been confirmed by senior year performance and further test scores.

- Adelphi College\*
- Agnes Scott College
- ✓ Albertus Magnus College
- ✓ Alfred University
- ✓ Allegheny College
- ✓ Amherst College
- ✓ Antioch College
- ✓ Bard College
- ✓ Barnard College
- ✓ Bates College
- ✓ Beaver College
- Beloit College
- Bennington College
- Boston College
- ✓ Boston University
- ✓ Bowdoin College
- ✓ Brandeis University
- ✓ Brown University
- ✓ Bryn Mawr College
- ✓ Bucknell University
- Caldwell College\*
- ✓ California Institute of Technology
- ✓ Carleton College
- ✓ Carnegie Institute of Technology
- Catholic University of America\*
- ✓ Cedar Crest College
- ✓ Chatham College\* (formerly Pennsylvania College for Women)
- Chestnut Hill College\*
- ✓ Claremont Men's College
- ✓ Clark University
- ✓ Clarkson College of Technology
- ✓ Colby College
- ✓ Colgate University
- ✓ College of Mount Saint Vincent\*
- College of New Rochelle\*
- College of Notre Dame of Maryland\*
- College of Saint Elizabeth\*
- College of William and Mary
- ✓ College of Wooster
- ✓ Columbia College
- ✓ Connecticut College
- Cooper Union
- ✓ Cornell University
- ✓ Dartmouth College
- ✓ Davidson College\*
- ✓ Denison University
- DePauw University
- ✓ Dickinson College
- ✓ Douglass College
- Drew University
- Duke University
- ✓ Dunbarton College of Holy Cross\*
- Elmira College\*
- ✓ Emmanuel College
- Emory University
- ✓ Fordham College
- ✓ Franklin and Marshall College\*
- Furman University
- Georgetown University
- George Washington University
- ✓ Georgian Court College\*
- ✓ Gettysburg College
- ✓ Goucher College
- ✓ Grinnell College
- ✓ Hamilton College
- ✓ Harvard College
- ✓ Haverford College
- ✓ Hobart College and William Smith College
- ✓ Hollins College
- Hood College\*

## College Board member colleges

Check (✓) indicates participants in the College Scholarship Service. Dot (•) indicates subscribers to the May 26 Candidates Reply Date Agreement for 1956 (see page 2). An asterisk (\*) following a college's name means it does not include scholarship applicants under the Candidates Reply Date Agreement.

- Immaculata College\*
- ✓ Jackson College for Women
- Kalamazoo College
- ✓ Kenyon College
- ✓ Knox College\*
- Lafayette College
- ✓ Lake Forest College
- Lawrence College
- ✓ Lehigh University
- Lewis and Clark College
- ✓ Manhattan College
- ✓ Manhattanville College of the Sacred Heart
- ✓ Mary Baldwin College
- ✓ Marymount College (N. Y.)\*
- Marywood College\*
- ✓ Massachusetts Institute of Technology
- McGill University
- Michigan State University
- ✓ Middlebury College
- ✓ Mills College
- ✓ Mount Holyoke College
- Muhlenberg College
- Newark College of Engineering
- Newcomb College
- ✓ Newton College of the Sacred Heart
- New York University
- ✓ Northwestern University
- ✓ Notre Dame College of Staten Island
- ✓ Oberlin College
- ✓ Occidental College
- ✓ Ohio Wesleyan University
- ✓ Pembroke College in Brown University
- Pennsylvania State University
- ✓ Pomona College
- ✓ Princeton University
- Providence College\*
- ✓ Radcliffe College
- ✓ Randolph-Macon Woman's College
- ✓ Reed College
- ✓ Regis College
- ✓ Rensselaer Polytechnic Institute
- Rice Institute
- ✓ Rollins College
- Rosemont College\*
- ✓ Russell Sage College\*
- ✓ Rutgers University
- ✓ Saint Joseph College (Conn.)
- Saint Joseph College (Md.)
- St. Joseph's College for Women\*
- ✓ St. Lawrence University
- ✓ Saint Mary's College (Ind.)
- Salem College (N. C.)
- ✓ Scripps College
- Seton Hill College\*
- ✓ Simmons College
- ✓ Skidmore College
- ✓ Smith College
- ✓ Stanford University
- ✓ Stevens Institute of Technology
- ✓ Swarthmore College
- ✓ Sweet Briar College
- ✓ Syracuse University
- ✓ Trinity College (Conn.)
- Trinity College (Wash., D.C.)\*
- ✓ Tufts University
- ✓ Union College (N. Y.)
- United States Air Force Academy
- United States Military Academy
- University of California
- ✓ University of Chicago
- University of Colorado
- University of Connecticut
- University of Denver
- ✓ University of Massachusetts
- University of Michigan
- University of Notre Dame
- ✓ University of Pennsylvania
- ✓ University of Redlands
- University of Rhode Island\*
- ✓ University of Rochester
- ✓ University of Southern California
- ✓ University of the South\*
- University of Vermont\*
- University of Virginia
- ✓ Ursinus College
- ✓ Vassar College
- Villanova University\*
- ✓ Wagner Lutheran College
- ✓ Washington and Jefferson College\*
- ✓ Washington and Lee University\*
- ✓ Wellesley College
- ✓ Wells College
- ✓ Wesleyan University
- ✓ Western Reserve University
- ✓ Wheaton College (Mass.)
- ✓ Whitman College
- ✓ Whittier College
- ✓ Williams College
- ✓ Wilson College
- ✓ Yale University
- ✓ Yeshiva University

## Non-members participating in the College Scholarship Service

- Centre College of Kentucky
- Colby Junior College
- Hofstra College
- Illinois College
- Iona College
- John Carroll University
- Monmouth College
- Philander Smith College
- Pratt Institute
- Rockford College
- (and Men's College)
- Saint John's College (Md.)
- Saint Joseph's College (Ind.)
- Sarah Lawrence College
- Stetson University
- Wilmington College (Ohio)

## NEWS OF THE COLLEGE SCHOLARSHIP SERVICE

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### Transcript volume climbs

**13,553 parents file:** Between early September and February 3, 13,553 parents had filed confidential financial statements with the College Scholarship Service to have copies of the statements sent to the colleges at which their children were applying for admission with financial aid. The average number of colleges listed on the statements to receive copies was about 2.5.

Although this volume of transcripts handled by the Service was almost 50 per cent higher than in the corresponding period last year, it is not expected that this rate of increased volume will continue throughout 1955-56. However, an overall increase possibly as high as 20 per cent is anticipated for three reasons: first, colleges generally seem to be receiving more scholarship applications than last year; second, the number of colleges participating in css had increased from last year's 95 to 130 this January (see list, p. 25); and third, a number of non-collegiate scholarship sponsors, including the National Merit Scholarship Corporation, began using the css last fall.

**One in two cases computed:** The css computation service, which was introduced last fall, found that through January it was preparing computations on about half of the parents' confidential statements received by the css. The computation service calculates, from data supplied on the parents' financial statement, a reasonable estimate of how much the family may be able to contribute toward the costs of a scholarship applicant's college education. The estimates, which are not binding in any way on the colleges and sponsors purchasing them, are reported in work-sheet form.

**Manual distributed:** All member colleges of the College Board and all non-member colleges that are css participants were recently sent two copies of the 1955-56 *Computation Manual* of css without charge. Other

colleges requesting the *Manual* will be sent one copy without charge. Any additional copies desired by any college must be purchased at a price of one dollar per copy. The *Manual* outlines the procedures followed by the Service in computing a tentative estimate of reasonable family contribution toward an applicant's college expenses.

**Special forms drafted:** A special supplement to the form on which parents submit to css their financial statement documenting the extent of need for a son's or daughter's college scholarship has been prepared for families that derive their income from small businesses. A similar supplemental form is now being devised for farm families as well.

### Computation "juries" convened

**Judge difficult cases:** As an aid to its computation service, the css is now holding weekly "jury session" meetings attended by css committee members and other scholarship or admissions officers of participating colleges. Working in small groups of four or five, the "juries" handle complicated cases that cannot be easily resolved by the standard css procedures for computing an estimate of reasonable family contribution toward the cost of a student's college education.

Among typical complications in cases considered by the juries are problems involving large family indebtedness, divorce or separation, and family income derived from a small business or from farming. The juries also consult with the computation staff on routine operations.

Held at the Educational Testing Service office in Princeton, New Jersey, the jury meetings were introduced on a bi-weekly basis in December. Weekly meetings were begun in February to keep pace with the rising volume of computations that 85 css colleges had contracted for by the December 15 deadline this year.

It is hoped that each of these 85

colleges will send a representative to at least one of the 1955-56 jury meetings. Inquiries about the sessions and possible attendance may be addressed to Rexford G. Moon, Jr., College Entrance Examination Board, 425 West 117th Street, New York 27, N. Y. The all-day meetings are held each Friday.

### Future plans include handbook

**For candidates and advisers:** Publication of a college *Scholarship Handbook* by the College Board has been approved and the volume is expected to appear in the early fall. The book is intended to help candidates and their advisers understand the financial aid opportunities available at all College Board member or css colleges, and to enable candidates and advisers to relate these opportunities to each candidate's individual situation.

Separate statements by each Board member college and by each non-Board college participating in css will comprise the bulk of the volume. These colleges are now being informed of the probable kinds of information they will be asked to supply for their statements. Summary and general information about scholarship and other financial aid opportunities offered in College Board and css colleges will also be carried in the book's introductory sections. The book will be sold at a price to be announced.

**Set second full meeting:** A meeting of one representative from each college participating in css has been scheduled for April 3. Like the similar meeting last year, this year's will be held at the Hotel Biltmore in New York City on the day before the regular spring meeting of the College Board. At the css meeting, which will open at 10:00 a.m. and run through the afternoon, it is hoped that some results of current research will be presented. Reports will also be made on css operations and plans, and suggestions will be invited on how the Service might be improved for the benefit of colleges and candidates.

